

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Norman R Rogers  
Jody L Rogers  
Debtors

Case No. 17-02138-HWV  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Sep 16, 2021

User: AutoDocke  
Form ID: 318

Page 1 of 5  
Total Noticed: 99

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Norman R Rogers, Jody L Rogers, 4270 Nursery Road, Dover, PA 17315-2624
cr	+ Fulton Bank, N.A. formerly known as Fulton Bank, c/o Shawn Long, Esquire, Barley Snyder, 126 East King Street, Lancaster, PA 17602-2893
cr	+ Yellowbook, Inc., c/o Amato & Lessa, P.C., 107 North Commerce Way, Bethlehem, PA 18017-8913
4924750	+ Affordable Lawn Care, & Landscaping, LLC, 4270 Nursery Road, Dover, PA 17315-2624
4924758	+ Amtrust North America, Inc., P.O. Box 6939, Cleveland, OH 44101-1939
4924759	+ Arcadia, P.O. Box 6768, Reading, PA 19610-0768
4924761	+ Barley Snyder, Shawn M. Long, Esquire, 126 East King Street, Lancaster, PA 17602-2832
4924762	+ Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943
4924766	+ Caterpillar Financial Services, 2120 West End Avenue, P.O. Box 340001, Nashville, TN 37203-0001
4955839	+ Caterpillar Financial Services Corporation, c/o Peter S. Russ, Esq., Buchanan Ingersoll & Rooney PC, 301 Grant Street, 20th Floor, Pittsburgh, PA 15219-1410
4924768	+ Cenlar, P.O. Box 77404, Trenton, NJ 08628-6404
4924769	Central Loan Administration, & Reporting, P.O. Box 202027, Florence, SC 29502-2028
4924775	+ Credit Bureau of York, Inc., 33 S. Duke Street, York, PA 17401-1485
4924776	+ Crime Intervention Alarm, Co., Inc., 1377 Spahn Avenue, York, PA 17403-5710
4924777	+ Cure Pharmacy, 1812 State Hill Road, Wyomissing, PA 19610-1604
4924778	+ D&A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338
4924779	+ David Pharmacy LLC, 1518 East Main Street, Lancaster, OH 43130-3435
4924781	+ De Luca Levine, Three Valley Square, Suite 220, Blue Bell, PA 19422-2736
4924783	Dex Media, P.O. Box 619810, DFW Airport, TX 75261-9810
4924784	EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
4924786	+ Express Scripts, 4415 Lewis Road, Harrisburg, PA 17111-2541
5151077	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263
5151078	Flagstar Bank, FSB, P.O. Box 660263, Dallas, TX 75266-0263, Flagstar Bank, FSB, P.O. Box 660263 Dallas, TX 75266-0263
4969168	+ Fulton Bank, N.A., fka Fulton Bank, c/o Shawn M. Long, Esquire, Barley Snyder, 126 East King Street, Lancaster, PA 17602-2893
4924789	GM Card, Capital One Card Services, P.O. Box 30256, Salt Lake City, UT 84130-0256
4924790	+ HIBU Inc., fka Yellowbook, Inc., c/o Michael R. Lessa, Esquire, 107 N. Commerce Way, Bethlehem, PA 18017-8913
4924798	+ MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
4924797	Morganstein Defalcis, Rehabilitation, 4811 Jonestown Road, Ste 123, Harrisburg, PA 17109-1751
4924794	++ NORTHERN LEASING SYSTEMS INC, 525 WASHINGTON BLVD 15 FLOOR, JERSEY CITY NJ 07310-2603 address filed with court.; Lease Finance Group, LLC, 419 East Main Street, Suite 102, Middletown, NY 10940
4924802	OSS Health, 1861 Powder Mill Road, York, PA 17402-4723
4924804	Peerless Credit Services, Inc., P.O. Box 518, Middletown, PA 17057-0518
4924805	+ Peter Wapner, Esquire, 1617 JFK Blvd, Suite 1400, Philadelphia, PA 19103-1814
4924806	+ Physician Billing Services, 1803 Mt. Rose Avenue, Suite B3, York, PA 17403-3051
4924807	+ Pingora Loan Servicing, LLC, 425 Phillips BLvd, Trenton, NJ 08618-1430
4992864	+ Pingora Loan Servicing, LLC, Cenlar Federal Savings Bank, BK Department, 425 Phillips BLVD., Cenlar Federal Savings Bank, Ewing, NJ 08618-1430
4992865	+ Pingora Loan Servicing, LLC, Cenlar Federal Savings Bank, BK Department, 425 Phillips BLVD., Ewing, NJ 08618-1430
4924808	Productivity Plus Account, Dept. 93-1158017446, P.O. Box 78004, Phoenix, AZ 85062-8004

4924809 + Quality Care, Ambulance Service, 54 N. Harrison Street, York, PA 17403-1224  
 4924810 + Rogers & Son Lawn Care, & Landscaping, LLC, 4270 Nursery Road, Dover, PA 17315-2624  
 4924812 + Sheffield Financial, P.O. Box 5802296, Charlotte, NC 28258-0001  
 4924811 + Sheffield Financial, P.O. Box 5802259, Charlotte, NC 28258-0001  
 4924814 + Skyline Health Services, LLC, 505 Marlboro Road, Wood Ridge, NJ 07075-1235  
 4924816 + Stoneleigh Recovery Assoc., P.O. Box 1118, Charlotte, NC 28201-1118  
 4924817 + Stoneybrook Pharmacy, 13921 S Plaza, Omaha, NE 68137-2916  
 4924818 + Summit Merchant Solutions, 100 Throckmorton Street, Suite 1800, Fort Worth, TX 76102-2802  
 4924820 #+ Terex, 200 Nyala Farm Road, Westport, CT 06880-6265  
 4924821 + The May Eye Care, Center & Associates, 250 Fame Avenue, Suite 225, Hanover, PA 17331-1576  
 4972769 U.S. Bank National Association dba, Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108  
 4924824 + United Collection, Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
 4961022 + VW Credit, Inc. (See 410), PO Box 9013, Addison, Texas 75001-9013  
 4924826 + Walgreens Specialty Pharmacy, 15358 Collection Center Dr., Chicago, IL 60693-0153  
 4924828 + Wellspan Health, P.O. Box 74264, Cincinnati, OH 45274-2641  
 4924829 + Wellspan Physician Billing, P.O. Box 742641, Cincinnati, OH 45274-2642  
 4924831 + Wesco Insurance Company, P.O. Box 31330, Cleveland, OH 44131-0330  
 4924832 + York Hospital, 1001 S. George Street, York, PA 17403-3645

TOTAL: 55

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4924755	Email/Text: ebn@americollect.com	Sep 16 2021 18:55:00	Americollect, Inc., P.O. Box 1566, Manitowoc, WI 54221-1566
4924756	Email/Text: ebn@americollect.com	Sep 16 2021 18:55:00	Americollect, Inc., P.O. Box 1690, Manitowoc, WI 54221-1690
4924760	+ EDI: ARSN.COM	Sep 16 2021 22:58:00	ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100
4924751	EDI: GMACFS.COM	Sep 16 2021 22:58:00	Ally, P.O. Box 130424, Saint Paul, MN 55113-0004
4924752	EDI: AMEREXPR.COM	Sep 16 2021 22:58:00	American Express, P.O. Box 1270, Newark, NJ 07101-1270
4924754	EDI: AMEREXPR.COM	Sep 16 2021 22:58:00	American Express, P.O. Box 29781, Fort Lauderdale, FL 33329
4924753	EDI: AMEREXPR.COM	Sep 16 2021 22:58:00	American Express, P.O. Box 297858, Fort Lauderdale, FL 33329-7858
4967292	EDI: BECKLEE.COM	Sep 16 2021 22:58:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4924757	+ Email/Text: arlegal@amtrustgroup.com	Sep 16 2021 18:55:00	Amtrust North America, 800 Superior Avenue E., Cleveland, OH 44114-2601
4959613	+ EDI: RECOVERYCORP.COM	Sep 16 2021 22:58:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4924767	+ EDI: CITICORP.COM	Sep 16 2021 22:58:00	CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
4924763	+ EDI: CAPITALONE.COM	Sep 16 2021 22:58:00	Capital One, 26525 N. Riverwoods Blvd, Mettawa, IL 60045-3438
4952524	EDI: BL-BECKET.COM	Sep 16 2021 22:58:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4924780	Email/Text: litigation.recoverybkmailbox@dllgroup.com	Sep 16 2021 18:55:00	De Lage Landen Financial, Services, 1111 Old Eagle School Road, Wayne, PA 19087-1453
4924788	+ Email/Text: bankruptcy@fult.com	Sep 16 2021 18:55:00	Fulton Bank, P.O.Box 69, East Petersburg, PA 17520-0069

4924787	EDI: USBANKARS.COM	Sep 16 2021 22:58:00	Fulton Bank, P.O. Box 790408, Saint Louis, MO 63179-0408
4924782	EDI: IRS.COM	Sep 16 2021 22:58:00	Department of Treasury, Internal Revenue Service, Cincinnati, OH 45999-0030
4924770	EDI: JPMORGANCHASE	Sep 16 2021 22:58:00	Chase, Card Services, P.O. Box 15548, Wilmington, DE 19886-5548
4924771	EDI: JPMORGANCHASE	Sep 16 2021 22:58:00	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
4924772	EDI: JPMORGANCHASE	Sep 16 2021 22:58:00	Chase, P.O. Box 15298, Wilmington, DE 19850
4924773	EDI: JPMORGANCHASE	Sep 16 2021 22:58:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
4924774	EDI: JPMORGANCHASE	Sep 16 2021 22:58:00	Chase Slate, P.O. Box 15123, Wilmington, DE 19850-5123
4924791	+ Email/Text: cs.bankruptcy@jmcbiz.com	Sep 16 2021 18:55:00	Joseph Mann & Creed, 8948 Canyon Falls Blvd., Suite 200, Twinsburg, OH 44087-1900
4924792	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 16 2021 18:55:00	Kohl's, P.O. Box 3084, Milwaukee, WI 53201-3084
4924793	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 16 2021 18:55:00	Kohls/Capital One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
4924795	Email/Text: camanagement@mtb.com	Sep 16 2021 18:55:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
4924796	+ Email/Text: bknotices@mbandw.com	Sep 16 2021 18:55:00	McCarthy, Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Cleveland, OH 44146-1807
5300484	+ EDI: AISMIDFIRST	Sep 16 2021 22:58:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5300483	+ EDI: AISMIDFIRST	Sep 16 2021 22:58:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
4924799	+ Email/Text: Bankruptcies@nragroup.com	Sep 16 2021 18:55:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4972352	EDI: PRA.COM	Sep 16 2021 22:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4925740	+ EDI: RECOVERYCORP.COM	Sep 16 2021 22:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4924815	Email/Text: Bankruptcy@stearnsbank.com	Sep 16 2021 18:55:00	Stearns Bank, 4140 Thielman Land, Saint Cloud, MN 56301
4924819	+ EDI: RMSC.COM	Sep 16 2021 22:58:00	SYNCB/Toys R Us, P.O. Box 965005, 3rd Floor, Orlando, FL 32896-5005
4927479	Email/Text: bankruptcy@bbandt.com	Sep 16 2021 18:55:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
4924813	+ Email/Text: bankruptcy@bbandt.com	Sep 16 2021 18:55:00	Sheffield Financial Company, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110
4924822	EDI: CITICORP.COM	Sep 16 2021 22:58:00	Tractor Supply Credit Plan, P.O. Box 6403, Sioux Falls, SD 57117-6403
4924764	EDI: USBANKARS.COM	Sep 16 2021 22:58:00	Cardmember Service, P.O. Box 108, Saint Louis, MO 63166-0108
4924765	EDI: USBANKARS.COM	Sep 16 2021 22:58:00	Cardmember Services, P.O. Box 108, Saint Louis, MO 63166-0108
4924785	EDI: USBANKARS.COM		

District/off: 0314-1  
Date Rcvd: Sep 16, 2021

User: AutoDocke  
Form ID: 318

Page 4 of 5  
Total Noticed: 99

		Sep 16 2021 22:58:00	Elan Financial Service, P.O. Box 790084, Saint Louis, MO 63179
4924825	Email/Text: vci.bkcy@vwcredit.com		
		Sep 16 2021 18:55:00	VW Credit, 1401 Franklin Blvd, Libertyville, IL 60048
4972938	Email/Text: ebn@americollect.com		
		Sep 16 2021 18:55:00	WELLSPAN YORK HOSPITAL, C/O AMERICOLLECT INC, PO BOX 1566, MANITOWOC, WI 54221-1566
4924827	EDI: WFFC.COM		
		Sep 16 2021 22:58:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341
4924830	Email/Text: BKRMailOps@weltman.com		
		Sep 16 2021 18:55:00	Weltman, Weinberg & Reis, Co., 3705 Marlane Drive, Grove City, OH 43123-8895
TOTAL: 44			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4931034		M&T Bank - PO Box 1508 Buffalo, NY 14240
4972972		PINGORA LOAN SERVICING, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	##+	Caterpillar Financial Services Corporation, c/o Peter S. Russ, Esquire, Buchanan Ingersoll & Rooney PC, One Oxford Centre, 301 Grant Street - 20th floor, Pittsburgh, PA 15219-1412
4924749	##	Advantage Physical Therapy, 2821 East Prospect Road, York, PA 17402-9213
4924800	##+	Nationwide, 30 Red Hill Court, Newport, PA 17074-8706
4924801	##	Nationwide Credit, Inc., P.O. Box 26315, Lehigh Valley, PA 18002-6315
4924803	##+	Patenaude & Felix, A.P.C., 4545 Murphy Canyon Road, 3rd Floor, San Diego, CA 92123-4363
4924823	##+	Trinity Law, 145 East Market Street, York, PA 17401-1221

TOTAL: 2 Undeliverable, 1 Duplicate, 6 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2021 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Pingora Loan Servicing LLC amps@manleydeas.com
James Warmbrodt	on behalf of Creditor VW Credit Inc. dba Volkswagen Credit bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
Janet M. Spears	on behalf of Creditor Flagstar Bank FSB bkecfinbox@aldridgepite.com, JSpears@ecf.courtdrive.com

District/off: 0314-1  
Date Rcvd: Sep 16, 2021

User: AutoDocke  
Form ID: 318

Page 5 of 5  
Total Noticed: 99

Jerome B Blank	on behalf of Creditor Pingora Loan Servicing LLC pamb@fedphe.com
John R Keating	on behalf of Creditor Yellowbook Inc. jkeating@keatinglawfirm.com, efile-bank@amatolaw.com
Leon P. Haller (Trustee)	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Mario John Hanyon	on behalf of Creditor Pingora Loan Servicing LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Peter S Russ	on behalf of Creditor Caterpillar Financial Services Corporation peter.russ@bipc.com donna.curcio@bipc.com;sean.kenny@bipc.com
Shawn Michael Long	on behalf of Creditor Fulton Bank N.A. formerly known as Fulton Bank slong@barley.com, jrachor@barley.com;cbrelje@barley.com;tshober@barley.com;sromig@barley.com
Sherri Smith	on behalf of Creditor Flagstar Bank FSB ssmith@pincuslaw.com, brausch@pincuslaw.com
Steven M. Carr	on behalf of Plaintiff Norman R Rogers stevecarr8@comcast.net julie.reamcarrllc@gmail.com;debclick@comcast.net
Steven M. Carr	on behalf of Debtor 2 Jody L Rogers stevecarr8@comcast.net julie.reamcarrllc@gmail.com;debclick@comcast.net
Steven M. Carr	on behalf of Debtor 1 Norman R Rogers stevecarr8@comcast.net julie.reamcarrllc@gmail.com;debclick@comcast.net
Steven M. Carr	on behalf of Plaintiff Jody L Rogers stevecarr8@comcast.net julie.reamcarrllc@gmail.com;debclick@comcast.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 16

**Information to identify the case:**

Debtor 1 Norman R Rogers  
First Name Middle Name Last Name

Debtor 2 Jody L Rogers  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-02138-HWV

Social Security number or ITIN xxx-xx-1116  
EIN --\_-----

Social Security number or ITIN xxx-xx-2552  
EIN --\_-----

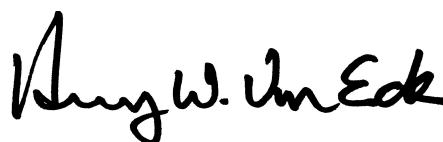
**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Norman R Rogers

Jody L Rogers

**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Courtney Wojtowicz, Deputy Clerk

9/16/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**